

<i>SERFF Tracking Number:</i>	<i>OXFR-127148831</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Oxford Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48631</i>
<i>Company Tracking Number:</i>	<i>AD570</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Accolade</i>		
<i>Project Name/Number:</i>	<i>AD570/</i>		

Filing at a Glance

Company: Oxford Life Insurance Company

Product Name: Accolade

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: OXFR-127148831 State: Arkansas

SERFF Status: Closed-Filed-Closed
State Tr Num: 48631

Co Tr Num: AD570

State Status: Filed-Closed

Reviewer(s): Linda Bird

Author: Lizette Rubio

Disposition Date: 05/04/2011

Date Submitted: 04/29/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AD570

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: In the state of Arizona Annuity Advertisements are exempt from review pursuant to Department of Insurance Circular Letter 2000-14.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/04/2011

State Status Changed: 05/04/2011

Deemer Date:

Created By: Lizette Rubio

Submitted By: Lizette Rubio

Corresponding Filing Tracking Number:

Filing Description:

The filing pertains to an advertisement piece for two Deferred Annuities FDPA700 and SPMGA800 previously approved in the state of Arkansas. Please find a cover letter attached under the supporting document tab for further explanation.

Company and Contact

Filing Contact Information

Lizette Rubio,

lizetterubio@oxfordlife.com

SERFF Tracking Number: OXFR-127148831 State: Arkansas
 Filing Company: Oxford Life Insurance Company State Tracking Number: 48631
 Company Tracking Number: AD570
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Accolade
 Project Name/Number: AD570/

2721 N. Central Ave. 602-263-6666 [Phone]
 Phoenix, AZ 85004

Filing Company Information

Oxford Life Insurance Company CoCode: 76112 State of Domicile: Arizona
 2721 N. Central Avenue Group Code: Company Type:
 Phoenix, AZ 85004-1172 Group Name: State ID Number:
 (888) 757-3732 ext. [Phone] FEIN Number: 86-0216483

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: In accordance with Rule 57.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Oxford Life Insurance Company	\$50.00	04/29/2011	47099504

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<i>Company Tracking Number:</i>	<i>AD570</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Accolade</i>		
<i>Project Name/Number:</i>	<i>AD570/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/04/2011	05/04/2011

<i>SERFF Tracking Number:</i>	<i>OXFR-127148831</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AD570</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>Accolade</i>		
<i>Project Name/Number:</i>	<i>AD570/</i>		

Disposition

Disposition Date: 05/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>OXFR-127148831</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AD570</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Accolade</i>		
<i>Project Name/Number:</i>	<i>AD570/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	AD570		Yes

SERFF Tracking Number:	OXFR-127148831	State:	Arkansas
Filing Company:	Oxford Life Insurance Company	State Tracking Number:	48631
Company Tracking Number:	AD570		
TOI:	A021 Individual Annuities- Deferred Non-Variable	Sub-TOI:	A021.002 Flexible Premium
Product Name:	Accolade		
Project Name/Number:	AD570/		

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
		Advertising AD570	Initial			AD570ClientAnnuity.pdf

GROW your retirement savings
with the tax-deferred annuity
that fits your needs...

ACCOLADETM

FIRST YEAR 2% PREMIUM BONUS —
Increase your premium of deposit from day one

FUND VALUE	RATE
\$2,000 to \$10,000	3.25%
OVER \$10,000	3.50%



GUARANTEE
Modified Single Premium
ANNUITY

**LOCKED IN INTEREST RATE
FOR ENTIRE FIVE YEARS**
Your rate is Guaranteed

A Fixed Annuity versus a CD

Both CD's and Fixed Indexed Annuities are savings vehicles used to accumulate wealth. Fixed annuities and Certificates of Deposits (CDs) both have guaranteed safety of principal. CD interest is taxed yearly as income, while interest earned on an annuity is not taxed until withdrawn. All guarantees made are that of Oxford Life Insurance Company®. Annuities are not savings accounts, deposit accounts or money market funds and are not guaranteed by the Federal Deposit Insurance Corporation or the National Credit Union Administration or any other governmental agency.

FIVE-YEAR GUARANTEE ANNUITY

Affordable Interest Rate Bands	Years 1-5
High Band \$50,000 to \$250,000	3.50%
Mid Band \$25,000 to \$49,999	3.25%
Low Band \$5,000 to \$24,999	2.75%

Minimum Premium: \$5,000 (Qualified) \$10,000 (Non-Qualified). Rates are protected on transfers and 1035 exchanges for 60 days from date the application is written.

ALL OUR ANNUITIES OFFER —

HIGHER RETURNS — *Your annuity will earn interest on the premium deposited*
— *Your annuity will earn interest on the interest previously earned*

TAX-DEFERRED GROWTH — *Stop paying taxes on money you're not using*

SAFETY OF PRINCIPAL — *Avoid stock market risk*

LIQUIDITY FEATURES — *10% free annual withdrawal***

**10% annual withdrawal based on account value as of the last contract anniversary.

WAIVER OF SURRENDER/WITHDRAWAL CHARGES* for —

• **Terminal Illness • Home Health Care • Nursing Home**

* Withdrawals of earnings may be subject to income tax, and may be subject to a 10% IRS penalty tax if taken prior to age 59½. It is important to evaluate whether an annuity is appropriate for you. Consider your age, income, net worth, tax status, financial objectives, liquidity needs, time horizon, risk tolerance and other relevant information. Not available in all states.

**ALL RATES
GUARANTEED
through
5-31-2011**

— **For more information call today —**
1-800-308-2318

e-mail: marketing@oxfordlife.com — visit us online at: www.oxfordlife.com

*The most powerful force in the universe
is Compound Interest — Albert Einstein*

OXFORD[®]
LIFE INSURANCE COMPANY

A comprehensive description of the policy benefits, costs, exclusions, limitations and terms is available to you upon request. Not available in all states. For information on Accolade please refer to policy forms FPDA700 and DA520. For information on Oxford Life® Five-Year Guarantee Annuity refer to policy forms SPMGA800 and DA520.

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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
ARCVL_AD570.pdf		

April 29, 2011

Linda Bird
Compliance Officer
Life and Health Division
Department of Insurance
1200 W. Third Street
Little Rock, Arkansas 72201-1904

RE: Oxford Life Insurance Company, NAIC #76112
Review of Advertising Forms
AD570 Oxford Life Annuities Client Advertisement

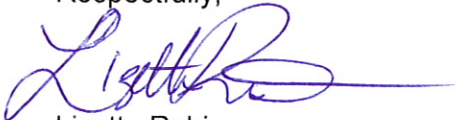
Dear Ms. Bird,

Enclosed is an advertisement of Oxford Life Insurance Company's Fixed Premium Deferred Annuities for your review. This is a new advertisement piece and will not replace any advertising currently on file with your department. The policies that are being demonstrated, FPDA700 and SPMGA800AR were approved in your state on October 15, 2007 and June 18, 2009 respectively. The advertisement piece also includes language discussing rider DA520 approved on August 28, 2006, which is used in conjunction with the policies. These policies are exempt in Arizona, the domiciliary state pursuant to Circular Letter 2000-14. Arizona does not have a filing fee for advertising.

This advertisement is intended for distribution to potential clients in your state. This advertisement piece will be used as a client email blast as well as part of a mailer and it is the final and printed form. The product will be marketed through independent producers appointed with Oxford Life Insurance Company with a target market of ages 50-75. The bracketed information and graphics are variable.

If you have any questions, please feel free to call me at (602) 263-6666, extension 670132. Thank you for your assistance in this matter.

Respectfully,



Lizette Rubio
Compliance Associate
Oxford Life Insurance Company
LizetteRubio@OxfordLife.com